Contracts or contractor insurance may present a number of concerns. This training covers these potential concerns.

- Contractor's commercial general liability policies typically exclude supervisory acts of the State, which result in loss.
- ♠ Contractors purchase the wrong type of insurance.
- **♠** Contractors provide insurance coverage, which is in excess of any other insurance, including the State's.
- ♠ Contractors purchase "claims made" versus "occurrence" coverage.
- ♠ Contractors fail to specifically name the State as an additional insured under its insurance policy.
- Contractor violates statutory responsibility for employee safety or inspection and files a claim against the State.
- Contractor's insurance lapses. In the event of contractor negligence, the contractor is rendered insolvent and the State is help responsible for damages.

## DATE & LOCATION

There is no cost for this course.

Billings—Wed. Nov 30th 1-4pm MSU—Billings Student Union Bldg Lewis & Clark Rm.

Bozeman—Thur. Dec 2nd 9-12pm Fish, Wildlife and Parks 1400 S 19th Ave Large Conference Room

Missoula—Fri. Dec 3rd 9-12pm University of Montana University Center Room UC330

Helena—Tues. Dec 7th 1-4pm Fish, Wildlife and Parks 1420 E 6th Ave Commission Room

## REGISTRATION

*Please pre-register at:* 

The "Training" page of

www.discoveringmontana.com/dao/rmdt

Administration & Tort Defense Department of Risk Management

## REDUCING RISK EXPOSURE IN **CONTRACTS**

Presented by The Risk Management & Tort Defense Division



STATE AGENCIES EXERCISE NO CONTROL OVER THE WAYS IN WHICH AN INDEPENDENT **CONTRACTOR** PERFORMS ITS WORK, BUT MAY STILL BE LIABLE FOR INJURY OR DAMAGE ARISING OUT OF THE CONTRACOTR'S **WORK UNDER CERTAIN** CIRCUMSTANCES...